



Ralph E. Jocke

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Walker & Jocke a legal professional association

October 4, 2002

Board of Patent Appeals and Interferences
Commissioner for Patents
Washington, D.C. 20231

Re: **Application Serial No.:** 09/408,858
Confirmation No.: 4536
Applicants: J. Richard Hanna, et al.
Title: Automated Merchant Banking
Apparatus and Method
Docket No.: D-1116R1

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Sir:

Please find enclosed the Brief of Appellants pursuant to 37 C.F.R. § 1.192 in triplicate for filing in the above-referenced application.

It is believed that no extension of time is required. However, if such an extension is required then please consider this a petition therefor.

Please charge the fee required with this filing (\$320) and any other fee due to Deposit Account 09-0428.

Very truly yours,

Ralph E. Jocke
Reg. No. 31,029

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I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Board of Patent Appeals and Interferences, Commissioner for Patents, Washington, D.C. 20231 this 3d day of October 2002.

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